

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re: \_\_\_\_\_ Case No.: 20-18342  
Gromes, Erica E. Chapter: 7  
\_\_\_\_\_  
Judge: KCF

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**NOTICE OF PROPOSED ABANDONMENT**

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Daniel E. Straffi, Trustee in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk: 402 East State Street  
Trenton, NJ 08608

If an objection is filed, a hearing will be held before the Honorable Kathryn C. Ferguson on September 22, 2020 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom no. 2. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property: 39 Unwin Drive  
Hamilton, NJ  
FMV - +/- \$250,000.00

Liens on property: Carrington Mortgage - \$271,181.00  
Plus 10% Estimated Costs of Sale

Amount of equity claimed as exempt: \$ -0-

Objections must be served on, and requests for additional information directed to:

Name: Daniel E. Straffi, Esq.  
Address: 670 Commons Way Toms River, NJ 08755  
Telephone No.: 732-341-3800

In re:  
Erica E. Gromes  
Debtor

Case No. 20-18342-KCF  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: pdf905

Page 1 of 2  
Total Noticed: 37

Date Rcvd: Aug 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2020.

db                   +Erica E. Gromes, 39 Unwin Drive, Hamilton, NJ 08610-1719  
cr                   +Santander Consumer USA Inc., d/b/a Chrysler Capita, P.O. Box 961275,  
                      Fort Worth, TX 76161-0275  
518889043           Bank of America, c/o KML Law Group, P.C., 216 Haddon Avenue, Westmont, NJ 08108  
518889044           +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801  
518889045           +Berg & Pearson, P.C., 20000 Horizon Way, Suite 500, Mount Laurel, NJ 08054-4321  
518889046           Bureau of Accounts Control, PO Box 538, Howell, NJ 07731-0538  
518889051           Chrysler Capital, P.O. Box 660647, Dallas, TX 75266-0647  
518889052           Chrysler Capital, P.O. Box 660335, Dallas, TX 75266-0335  
518889053           +Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034,  
                      St Louis, MO 63179-0034  
518889056           +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,  
                      Mason, OH 45040-8999  
518889059           +Firstsource, 205 Bryant Woods South, Amherst, NY 14228-3609  
518889061           +i.c. System, Inc, Po Box 64378, Saint Paul, MN 55164-0378  
518889062           #+KML Law Group, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812  
518889064           +LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807  
518889066           Midland Credit Management, Inc., P.O. Box 301030, Los Angeles, CA 90030-1030  
518889073           +Princeton Orthopaedic Associates, 325 Princeton Avenue, Princeton, NJ 08540-1617  
518889079           Trans-Continental Credit & Collection Co, P.O. Box 8500-1576, Philadelphia, PA 19178-1576  
518889081           +United Collection Bureau, 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg                  E-mail/Text: usanj.njbankr@usdoj.gov Aug 19 2020 23:26:27   U.S. Attorney, 970 Broad St.,  
                      Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg                  +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 19 2020 23:26:26   United States Trustee,  
                      Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
                      Newark, NJ 07102-5235  
518889047           E-mail/Text: cms-bk@cms-collect.com Aug 19 2020 23:26:08   Capital Management Services, LP,  
                      698 1/2 South Ogden Street, Buffalo, NY 14206-2317  
518889048           +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 19 2020 23:36:24   Capital One,  
                      Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
518889050           +E-mail/Text: BKBCNMAIL@carringtonmms.com Aug 19 2020 23:25:39   Carrington Mortgage Services,  
                      ATTEN: Bankruptcy, P.O. Box 3730, Anaheim, CA 92803-3730  
518889054           +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 19 2020 23:26:09  
                      Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
518889055           +E-mail/PDF: creditonebknotifications@resurgent.com Aug 19 2020 23:35:19   Credit One Bank,  
                      Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873  
518889057           E-mail/Text: bknotice@ercbpo.com Aug 19 2020 23:26:29   ERC, P.O. Box 23870,  
                      Jacksonville, FL 32241-3870  
518889060           +E-mail/Text: GenesisFS@ebn.phinsolutions.com Aug 19 2020 23:26:54   Genesis Bc/Celtic Bank,  
                      Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401  
518889063           +E-mail/Text: PBNCNotifications@perituservices.com Aug 19 2020 23:25:48   Kohls/Capital One,  
                      Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043  
518889068           E-mail/Text: ml-ebn@missionlane.com Aug 19 2020 23:25:38   Mission Lane/bsb,  
                      101 2nd St Ste 350, San Francisco, CA 94105  
518889065           +E-mail/PDF: MerrickBKNotifications@Resurgent.com Aug 19 2020 23:36:13  
                      Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001  
518889069           +E-mail/Text: bankruptcy@onlineis.com Aug 19 2020 23:26:42   Online Collections,  
                      Attn: Bankruptcy, Po Box 1489, Winterville, NC 28590-1489  
518889070           +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 19 2020 23:35:52  
                      Portfolio Recovery Associates LLC, P.O.Box 12914, Norfolk, VA 23541  
518889613           +E-mail/PDF: gecscedi@recoverycorp.com Aug 19 2020 23:35:36   Synchrony Bank,  
                      c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
518889075           +E-mail/PDF: gecscedi@recoverycorp.com Aug 19 2020 23:35:36   Synchrony Bank/ JC Penneys,  
                      Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
518889076           +E-mail/PDF: gecscedi@recoverycorp.com Aug 19 2020 23:35:37   Synchrony Bank/Amazon,  
                      Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
518889077           +E-mail/PDF: gecscedi@recoverycorp.com Aug 19 2020 23:36:08   Synchrony Bank/Care Credit,  
                      Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
518889078           +E-mail/PDF: gecscedi@recoverycorp.com Aug 19 2020 23:35:05   Synchrony Bank/Gap,  
                      Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518889049\*           +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
518889058\*           ERC, P.O. Box 23870, Jacksonville, FL 32241-3870  
518889067\*           Midland Credit Management, Inc., P.O. Box 301030, Los Angeles, CA 90030-1030  
518889071\*           ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
                      (address filed with court: Portfolio Recovery Associates LLC, P.O.Box 12914,  
                      Norfolk, VA 23541)  
518889072\*           ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
                      (address filed with court: Portfolio Recovery Associates LLC, P.O.Box 12914,  
                      Norfolk, VA 23541)  
518889080\*           Trans-Continental Credit & Collection Co, P.O. Box 8500-1576, Philadelphia, PA 19178-1576

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518889074 ##+Sunrun, 1515 Arapahoe Street, Tower 2, Suite 600, Denver, CO 80202-3105  
TOTALS: 0, \* 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 21, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on August 19, 2020 at the address(es) listed below:

Daniel E. Straffi bktrustee@straffilaw.com,  
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.ax  
osfs.com  
Daniel E. Straffi on behalf of Trustee Daniel E. Straffi bktrustee@straffilaw.com,  
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.ax  
osfs.com  
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc., d/b/a Chrysler Capital  
as servicer for CCAP Auto Lease Ltd. ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Kevin C. Fayette on behalf of Debtor Erica E. Gromes kfayette@kevinfayette.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6